

ABSTRACT

A system and method of rewarding customers is provided. Reward incentives in the form of equity in the seller are allocated to customers' accounts based on their purchasing activities. Purchase order records are periodically processed. Processing includes verification that requested equities are available. It further includes aggregating the equity awards into larger lots that are then purchased in one or more buy transactions. The larger sized lots are then divided among the customer accounts from which the equity awards were taken. In this way orders may be processed without incurring relatively large transaction costs while allowing distribution of fractional amounts of equity shares. The method and apparatus of the present invention may be applied in particular in the context of an electronic commerce system.